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**FAX COVER LETTER**

September 27, 2004

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**FROM:** Christopher R. Hilberg  
**DIRECT DIAL:** 612.607.7386  
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**RE:** Serial No. 09/930,786  
Attorney Docket No. 60021-375602

**COMMENTS:** I certify that this correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 via facsimile number 703-872-9306 on September 27, 2004.



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Serial No 09/930,786  
In reply to Office Action mailed July 27, 2004  
Page 1 of 14

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Sloan et al.

Ser. #: 09/930,786

Filed: August 15, 2001

For: AUTOMATED FINANCIAL  
PORTFOLIO COACHING AND  
RISK MANAGEMENT SYSTEM


Examiner: Pwu, Jeffrey C.

Art Unit: 3628

Atty. Docket #: 60021-375602

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AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated July 27, 2004.

Amendments to the Claims are reflected in the listing of claims which begins on page 2  
of this paper.

Remarks/Arguments begin on page 10 of this paper.